

Fill in this information to identify your case:

Debtor 1	<b>Jason B. Cavanaugh</b>
Debtor 2	<b>Demi L. Cavanaugh</b>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>MIDDLE DISTRICT OF PENNSYLVANIA</u>
Case number	<u>1:21-bk-01678-HWV</u> (If known)

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.

Yes. Does Debtor 2 live in a separate household?

No

Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

##### 2. Do you have dependents? No

Do not list Debtor 1 and  
Debtor 2.

Yes. Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 1 or Debtor 2

Dependent's  
age

Does dependent  
live with you?

Do not state the  
dependents names.

Son

3

- No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

Daughter

6

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,900.00

#### Your expenses

##### If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

4a. \$ 0.00  
4b. \$ 35.00  
4c. \$ 0.00  
4d. \$ 0.00  
5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

**6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$ <b>280.00</b>
6b. Water, sewer, garbage collection	6b. \$ <b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>180.00</b>
6d. Other. Specify: _____	6d. \$ <b>0.00</b>

**7. Food and housekeeping supplies**

8. Childcare and children's education costs	7. \$ <b>450.00</b>
9. Clothing, laundry, and dry cleaning	8. \$ <b>0.00</b>

**10. Personal care products and services**

11. Medical and dental expenses	9. \$ <b>0.00</b>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	10. \$ <b>0.00</b>

13. Entertainment, clubs, recreation, newspapers, magazines, and books	11. \$ <b>35.00</b>
14. Charitable contributions and religious donations	12. \$ <b>250.00</b>

15. Insurance.	13. \$ <b>0.00</b>
Do not include insurance deducted from your pay or included in lines 4 or 20.	14. \$ <b>0.00</b>

15a. Life insurance	15a. \$ <b>0.00</b>
15b. Health insurance	15b. \$ <b>0.00</b>
15c. Vehicle insurance	15c. \$ <b>225.00</b>
15d. Other insurance. Specify: _____	15d. \$ <b>0.00</b>

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <b>0.00</b>
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17. Installment or lease payments:	17a. \$ <b>576.00</b>
17a. Car payments for Vehicle 1	17b. \$ <b>0.00</b>
17b. Car payments for Vehicle 2	17c. \$ <b>0.00</b>
17c. Other. Specify: _____	17d. \$ <b>0.00</b>
17d. Other. Specify: _____	

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <b>550.00</b>
19. Other payments you make to support others who do not live with you.	\$ <b>0.00</b>

Specify: _____	19.
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20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a. \$ <b>0.00</b>
20a. Mortgages on other property	20b. \$ <b>0.00</b>
20b. Real estate taxes	20c. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20d. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20e. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	

21. Other: Specify: _____	21. +\$ <b>0.00</b>
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**22. Calculate your monthly expenses**

22a. Add lines 4 through 21.	\$ <b>4,481.00</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <b>600.00</b>
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <b>5,081.00</b>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ <b>5,861.04</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <b>5,081.00</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ <b>780.04</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here: **An adjustment to the court ordered support is possible.**

Fill in this information to identify your case:

Debtor 1	<b>Jason B. Cavanaugh</b>
Debtor 2 (Spouse, if filing)	<b>Demi L. Cavanaugh</b>
United States Bankruptcy Court for the: <b>MIDDLE DISTRICT OF PENNSYLVANIA</b>	
Case number (If known)	<b>1:21-bk-01678-HWV</b>

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**Filing Spouse Separate Expenses**

## Official Form 106J-2

### Schedule J-2: Your Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Do you and Debtor 1 maintain separate households?

- No. Do not complete this form.  
 Yes

2. Do you have dependents?  No

Do not list Debtor 1 but  
list all other

Yes.

dependents of Debtor 2  
regardless of whether  
listed as a dependent

of Debtor 1 on  
Schedule J.

Do not state the  
dependents names.

Fill out this information for  
each dependent.....

Dependent's relationship to  
Debtor 2

Dependent's  
age

Does dependent  
live with you?

No

Yes

No

Yes

No

Yes

No

Yes

**Son**

**3**

**Daughter**

**6**

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  
 No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value  
of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ **0.00**

If not included in line 4:

4a. Real estate taxes

4a. \$ **0.00**

Debtor 1 **Jason B. Cavanaugh**  
Debtor 2 **Demi L. Cavanaugh**

Case number (if known) **1:21-bk-01678-HWV**

4b. Property, homeowner's, or renter's insurance	4b. \$ <b>0.00</b>
4c. Home maintenance, repair, and upkeep expenses	4c. \$ <b>0.00</b>
4d. Homeowner's association or condominium dues	4d. \$ <b>0.00</b>
<b>5. Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ <b>0.00</b>
<b>6. Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <b>0.00</b>
6b. Water, sewer, garbage collection	6b. \$ <b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <b>0.00</b>
6d. Other. Specify: _____	6d. \$ <b>0.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$ <b>450.00</b>
<b>8. Childcare and children's education costs</b>	8. \$ <b>50.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$ <b>100.00</b>
<b>10. Personal care products and services</b>	10. \$ <b>0.00</b>
<b>11. Medical and dental expenses</b>	11. \$ <b>0.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <b>0.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <b>0.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$ <b>0.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <b>0.00</b>
15b. Health insurance	15b. \$ <b>0.00</b>
15c. Vehicle insurance	15c. \$ <b>0.00</b>
15d. Other insurance. Specify: _____	15d. \$ <b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <b>0.00</b>
<b>17. Installment or lease payments:</b>	17a. \$ <b>0.00</b>
17a. Car payments for Vehicle 1	17b. \$ <b>0.00</b>
17b. Car payments for Vehicle 2	17c. \$ <b>0.00</b>
17c. Other. Specify: _____	18. \$ <b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	\$ <b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ <b>0.00</b>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	20a. \$ <b>0.00</b>
20a. Mortgages on other property	20b. \$ <b>0.00</b>
20b. Real estate taxes	20c. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20d. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20e. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	21. +\$ <b>0.00</b>
<b>21. Other:</b> Specify: _____	\$ <b>600.00</b>
<b>22. Your monthly expenses.</b> Add lines 5 through 21. The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.	
<b>23. Line not used on this form.</b>	
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes.	Explain here: Spouse Demi is no employed and is living with family. Jason and Demi share custody, but he has been ordered to pay support which decreased significantly when Jason was laid off. He is working again but his pay has decreased.